Davidson County DEEDWARR
Recvd: 04/28/06 09:15 3 pgs
Fees:18.00 Taxes:728.48
20060428-0048704

This instrument prepared by:

William Timothy Hill
Attorney at Law
AmSouth Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

DEED IN LIEU OF FORECLOSURE

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL #:
Household Financial Center, Inc. 931 Corporate Center Drive Pomona, CA 91769	Same	135-14-0-A-048.00

STATE OF TENNESSEE)
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $ 96,885.88.

AFFIANT

SWORN to and subscribed before me this 17th day of April, 2006.

NOTARY PUBLIC

MY COMMISSION EXPIRES

JOSH HANKINS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

THIS INDENTURE made this 17th day of April, 2006, by and between **Joreatha M. Capers, unmarried, hereinafter called Grantor and Household Financial Center, Inc.**, hereinafter called Grantee, its successors and assigns.

WITNESSETH: That the Grantors, for and in consideration of the sum of One ($1.00) Dollar in hand paid, and the full satisfaction of the Deed of Trust Note herein described, convey and warrant unto said Grantee, its successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

SEE ATTACHED EXHIBIT "A"

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in any way appertaining, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption laws of said state where the above premises are situated.

Grantor do covenant with the said Grantee that they are lawfully seized and possessed of said land in fee simple; have a good right to convey it, and the same is unencumbered, except that;

THIS DEED is given in full cancellation and satisfaction of Grantee's certain Deed of Trust Note, given as security applicable to the above-described premises and the indebtedness secured by said Deed of Trust from Joreatha M. Capers, unmarried, indebted to Household Financial Center, Inc., for $201,695.23 secured by Deed of Trust dated August 20, 1999 and recorded as Book 11633, page 146, Register's Office for Davidson County, Tennessee, and not otherwise. Grantor will surrender and tender possession upon execution of this Deed.

WITNESS my hand this 10 day of April, 2006.

GRANTOR:

Joreatha Capers

Joreatha Capers

STATE OF FLORIDA)
COUNTY OF DADE)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Joreatha Capers, unmarried, with whom I am personally acquainted and who upon oath acknowledged _____ to be the within named bargainor, and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Miami, Florida, this 10 day of April, 2006.

Notary Public

ARMOGAN S. MANIKUM
Notary Public - State of Florida
My Commission Expires Nov 20, 2006
Commmission # DD166914
Bonded By National Notary Assn.

My Commission Expires: 11/20/06

Fence # C162-433-44-P110.

EXHIBIT "A"

BEING A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 48 ON THE PLAN OF PINNACLE POINT, PHASE TWO OF RECORD IN PLAT BOOK 6900, PAGE 140 AND 141, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFRENCE IS HEREBY MADE FOR A MORE COMPELTE LEGAL DESCRIPTION.

SUBJECT TO RESTRICTIVE COVENANTS OF RECORD IN BOOK 6405, PAGE 169, AMENDED IN BOOK 7067, PAGE 739, SAID REGISTER'S OFFICE, MASTER DEED AND BY-LAWS, DECLARATION OF COVENANTS AND RESTRICTIONS OF RECORD IN BOOK 7032, PAGES 730 THROUGH 777, BOTH INCLUSIVE, SAID REGISTER'S OFFICE, ARTICLES OF INCORPORATION OF RECORD IN BOOK 7058, PAGES 234 THROUGH 239, BOTH INCLUSIVE, SAID REGISTER'S OFFICE; CERTIFICATE OF CORRECTION OF ACKNOWLEDMENT AND OATH OF RECORD IN BOOK 7065, PAGE 959, SAID REGISTER'S OFFICE; EASEMENTS OF RECORD IN BOOK 7097, PAGE 158, SAID REGISTER'S OFFICE; EASEMENTS AND SETBACK LINES AS SET FORTH ON THE ABOVE PLAN OF RECORD.

BEING the same property conveyed to Joreatha M. Capers, by Warranty Deed from Daryl Whitfield, d/b/a Southern Contracting, dated November 1, 1996, of record in Book 10259, page 831, in the Register's Office for Davidson County, Tennessee. Map & Parcel 135-14-0A 048.00

This is improved property known as 1205 Orchard Mountain Court, Antioch, TN 37013.